

Information to identify the case:

Debtor 1	Daniel W Pierce	Social Security number or ITIN	xxx-xx-3728
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-16681-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel W Pierce

11/16/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel W Pierce
 Debtor

Case No. 17-16681-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +Daniel W Pierce, 1201 Fairton Rd, Millville, NJ 08332-4532
 516835152 +Beth Pierce, 1192 Magnolia Rd, Vineland, NJ 08361-6534
 516984056 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004,
 Irvine, CA 92619-5004
 516745658 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 516745659 +Pluese Becker & Saltzman, 20000 Horizon Way 900, Mt. Laurel, NJ 08054-4318
 516745660 +Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd, Suite 100,
 Irvine, CA 92618-2132
 516745661 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Nov 17 2018 04:33:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2018 23:48:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2018 23:48:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., Suite 2100,
 Newark, NJ 07102-5235
 516981487 +E-mail/Text: bankruptcy@cavps.com Nov 16 2018 23:48:40 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516745656 +EDI: IRS.COM Nov 17 2018 04:33:00 IRS, 1601 Market St, Philadelphia, PA 19103-2301
 517703512 +E-mail/Text: bknotices@sns.com Nov 16 2018 23:49:08 U.S. Bank Trust National Association,
 c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
 517703513 +E-mail/Text: bknotices@sns.com Nov 16 2018 23:49:08 U.S. Bank Trust National Association,
 c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501,
 U.S. Bank Trust National Association, c/o SN Servicing Corporation 95501-0305
 516865805 +EDI: AIS.COM Nov 17 2018 04:33:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 lm* +Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd, Suite 100,
 Irvine, CA 92618-2132
 516745654* IRS, PO Box 744, Springfield, NJ 07081-0744
 516745655* IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
 516745657* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
 bthomas@ecf.epiqsystems.com
 Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 15

Date Rcvd: Nov 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Rebecca Ann Solarz on behalf of Creditor MTGLQ Investors, LP rsolarz@kmlawgroup.com

Seymour Wasserstrum on behalf of Debtor Daniel W Pierce mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7